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by Clerk

Order Filed on June 23, 2023

U.S. Bankruptcy Court District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

23-02639 BKOBJ03 BROCK & SCOTT, PLLC 302 Fellowship Rd, Suite 130 Mount Laurel, NJ 08054 (844) 856-6646 Attorneys for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust

In Re:

CHRISTIAN G MONNE

Case No: 23-10870-JKS

Hearing Date: June 22, 2023

Judge: JOHN K. **SHERWOOD**

Chapter: 13

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**

DATED: June 23, 2023

Honorable John K. Sherwood United States Bankruptcy Court UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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CHRISTIAN G MONNE

Case No: 23-10870-JKS

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Chapter: 13

The Consent Order pertains to the property located at 33 Graydon Terrace, Clifton, NJ 07013 ("Property"), mortgage account ending with "7952";

This Matter having been brought before the Court by Jamal Romero, Esquire, attorney for Debtor, Christian G Monne (hereinafter the "Debtor"), upon the filing of a Chapter 13 Plan, Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust (hereinafter the "Creditor") by and through its attorneys, Brock and Scott, PPLC, having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties of the form, substance and entry of the within Order, and for other and good cause shown:

- 1. The Parties agree that this consent order shall be made part of the Confirmation Order.
- 2. The Debtor agrees that they shall cure the full amount of Creditor's valid secured Proof of Claim (#14), which lists pre-petition arrears in the amount of \$23,876.71, via a refinance of the Property that must be completed within fourteen (14) months after confirmation.
- 3. Debtor agrees to make regular monthly mortgage payments in the current amount of \$2,503.83 and acknowledges that the amount is subject to change in accordance with the terms of the note and mortgage.

- 4. If the Debtor fails to refinance the Property within fourteen (14) months of confirmation or fails to make any regular monthly mortgage payment within thirty (30) days of the date it becomes due, then the Creditor may obtain an Order vacating, terminating and/or annulling the Automatic Stay as to the Property by filing, with the Bankruptcy court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Bankruptcy Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and Debtor's attorney.
- 5. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form, Content and entry of the within Order:

BROCK AND SCOTT, PLLC

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust By Its Attorney,

/s/ Matthew Fissel

Matthew Fissel, Esquire (Bar No. 038152012) Attorney for Creditor BROCK & SCOTT, PLLC 3825 Forrestgate Dr. Winston-Salem, NC 27103 Telephone: 844-856-6646

Facsimile: 704-369-0760

E-Mail: NJBKR@brockandscott.com

Dated: 6/19/23

DEBTOR

Is/

By Their Attorney

Jamal Romero, Esquire Attorney for Debtor

Scura, Wigfield, Heyer, Stevens &

Cammarota, LLP,

1599 HAMBURG TPKE,

WAYNE, NJ 07470

Phone Number: 973-696-8391 Email: iromero@scura.com

Dated: 6/15/23